

**Information to identify the case:**

Debtor 1	<b>Tammy L. Moore</b>	Social Security number or ITIN	<b>xxx-xx-9243</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed in chapter	<b>13 4/17/20</b>
Case number: <b>20-21282-GLT</b>		Date case converted to chapter	<b>7 5/17/21</b>

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tammy L. Moore	
2. All other names used in the last 8 years	fka Tammy L. Stubbs, fka Tammy L. Coit	
3. Address	2524 Blacks Lane New Kensington, PA 15068	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: <a href="mailto:lms@nsslawfirm.com">lms@nsslawfirm.com</a>

**For more information, see page 2 >**

Debtor **Tammy L. Moore**

Case number **20-21282-GLT**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 5/17/21
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 25, 2021 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>	<b>Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/24/21</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 7/26/21</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 10/14/20</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Tammy L. Moore  
Debtor

Case No. 20-21282-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 17, 2021

User: dkam  
Form ID: 309B

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2021:**

Recip ID	Recipient Name and Address
db	+ Tammy L. Moore, 2524 Blacks Lane, New Kensington, PA 15068-5009
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
aty	S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15231363	+ Allegheny Health Ntwork, PO Box 645266, Pittsburgh, PA 15264-5250
15231373	+ CC Holdings/CardMember Services/Merrick, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
15231377	Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Moon, PA 15108
15257002	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15231387	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
15231388	+ Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15231389	+ GC Services Limited Patnrship, PO Box 3026, Houston, TX 77253-3026
15231392	+ Kay Jordan, 1112 Seventh Avenue, Monroe, WI 53566-1364
15231393	+ LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15231394	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15231395	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15231398	Shope Your Way, PO Box 6276, Sioux Falls, SD 57117-6276
15231402	+ USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15231403	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	May 18 2021 02:12:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	EDI: PENNDEPTREV	May 18 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2021 02:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2021 02:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	May 18 2021 02:14:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,

District/off: 0315-2

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			Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	May 18 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15231362	+ Email/Text: bdsupport@creditmanagementcompany.com	May 18 2021 02:14:00	AHN-Physicians, c/o CMC, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
15231366	EDI: ARSN.COM	May 18 2021 03:08:00	ARS National Service Inc., PO Box 469046, Escondido, CA 92046-9046
15231367	+ EDI: ATTWIREBK.COM	May 18 2021 03:08:00	AT&T*, c/o Bankruptcy, 4331 Communications Dr, Flr 4W, Dallas, TX 75211-1300
15231365	+ EDI: GMACFS.COM	May 18 2021 03:08:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15240461	EDI: GMACFS.COM	May 18 2021 03:08:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15231364	+ EDI: GMACFS.COM	May 18 2021 03:08:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15244634	+ EDI: RECOVERYCORP.COM	May 18 2021 03:08:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15231368	+ Email/PDF: resurgentbknotifications@resurgent.com	May 18 2021 02:25:14	CACH LLC, 370 17th Street, Suite 5000, Denver, CO 80202-5616
15256872	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2021 02:23:27	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15231372	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 18 2021 02:21:30	CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15237978	Email/PDF: MerrickBKNotifications@Resurgent.com	May 18 2021 02:23:22	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15231370	+ EDI: CAPITALONE.COM	May 18 2021 03:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15231369	+ EDI: CAPITALONE.COM	May 18 2021 03:08:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15231371	+ EDI: CITICORP.COM	May 18 2021 03:08:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15231374	+ EDI: CITICORP.COM	May 18 2021 03:08:00	Citibank, NA, Po Box 6217, Sioux Falls, SD 57117-6217
15231375	+ Email/Text: bankruptcy@clearviewfcu.org	May 18 2021 02:14:00	Clearview Federal Credit Union, 8805 University Blvd, Moon, PA 15108-4212
15231378	+ Email/Text: mediamanagers@clientservices.com	May 18 2021 02:13:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15231379	+ EDI: CONVERGENT.COM	May 18 2021 03:08:00	Convergent, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
15231380	+ Email/Text: clientservices@credit-control.com	May 18 2021 02:14:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
15231382	+ Email/PDF: creditonebknotifications@resurgent.com	May 18 2021 02:23:25	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15231381	+ Email/PDF: creditonebknotifications@resurgent.com	May 18 2021 02:23:25	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15231385	EDI: DIRECTV.COM	May 18 2021 03:08:00	Direct TV*, PO Box 6550, Greenwood Village, CO 80155-6550
15231383	EDI: CITICORP.COM	May 18 2021 03:08:00	Department Store National Bank/Macy's, Po Box

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			8218, Mason, OH 45040
15231384	EDI: CITICORP.COM	May 18 2021 03:08:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15254606	EDI: Q3G.COM	May 18 2021 03:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15234834	+ EDI: DIRECTV.COM	May 18 2021 03:08:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15231386	+ Email/Text: bknotice@ercbpo.com	May 18 2021 02:14:00	ERC, PO Box 57610, Jacksonville, FL 32241-7610
15231390	+ Email/Text: BankruptcyNotices@hughes.com	May 18 2021 02:13:00	Hughes Net, c/o Hughes Network Systems, 11717 Exploration Lane, Germantown, MD 20876-2711
15231391	EDI: IRS.COM	May 18 2021 03:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15242862	+ EDI: CBSMASON	May 18 2021 03:08:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15232747	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2021 02:21:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15252080	+ EDI: MID8.COM	May 18 2021 03:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15231396	EDI: CBS7AVE	May 18 2021 03:08:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
15242861	+ EDI: CBS7AVE	May 18 2021 03:08:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15231397	EDI: PRA.COM	May 18 2021 03:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15245402	EDI: PRA.COM	May 18 2021 03:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15231399	EDI: CBSMASON	May 18 2021 03:08:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
15242864	+ EDI: CBSMASON	May 18 2021 03:08:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15231706	+ EDI: RMSC.COM	May 18 2021 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15231401	+ EDI: RMSC.COM	May 18 2021 03:08:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
15231400	+ EDI: RMSC.COM	May 18 2021 03:08:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15231404	EDI: WFNNB.COM	May 18 2021 03:08:00	Venus, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
15231376	*+	Clearview Federal Credit Union, 8805 University Blvd, Moon, PA 15108-4212

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Tammy L. Moore julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8